

Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate:

- Accidental Death Dismemberment and Loss of Sight Benefits; or
- life insurance Benefits covering a Spouse or Child(ren).

When the Insured dies prior to payment of this Benefit, no Benefit will be paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

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Suicide Exclusion

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Suicide Exclusion

If the Insured, while sane, dies by suicide within one (1) year of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

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If death occurs after request for the accelerated Benefit is sent but before the accelerated benefit payment has been made, the Company will not pay the accelerated benefit and instead pay the death benefit of the policy.

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When the Insured dies prior to receipt of this Benefit, the election shall be cancelled and the Death Benefit paid. Our liability will be discharged to the extent of any Benefit paid before We receive and record Proof that the Insured is dead.

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Exclusions on Riders:

The following Rider Benefits do not accelerate:

- Accidental Death Dismemberment and Loss of Sight Benefits; or
- Life insurance Benefits covering a Spouse and/or Child(ren); and/or.
- Family Level Term Rider

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Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two (2) years of the Policy Date, no Death Benefit will be paid under this Policy. We will refund to the Beneficiary the sum of Premiums paid for this Policy.

If this Policy Lapses and is reinstated, this provision will begin from the Policy Date. Any refund of Premium for a later suicide will begin from the date of reinstatement.

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Limitations and Exclusions on Accelerated Benefit for Terminal Illness

This Benefit is not paid for loss caused or contributed to by a suicide attempt, whether the Insured is sane or insane at the time of the attempt.

This Benefit may be used only once.

This Benefit does not accelerate:

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